

FILED
8/9/21 8:37 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: William T. Reitz) Case No. 21-70243-JAD
)
) Chapter 13
)
Debtor(s).) Related To ECF Nos. 33, 21
X

ORDER OF COURT
(Check Boxes That Apply)

- ☐ Confirming Plan on Final Basis ☒ Chapter 13 Plan dated:
June 21, 2021
- ☒ Authorizing Distributions Under Plan ☐ Amended Chapter 13 dated:
On Interim Basis Solely as Adequate _____
Protection

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$, beginning. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee’s TFS online payment program.
- ☐ B. The length of the Plan is changed to a total of at least __ months. This statement

of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.

- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
-
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
-
- ☐ K. Additional Terms and Conditions:

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

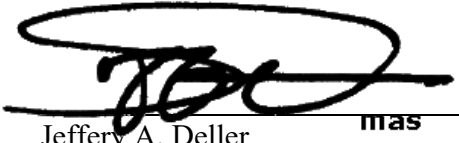
E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: August 9, 2021


Jeffery A. Deller
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

In re:
William T Reitz
Debtor

Case No. 21-70243-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Aug 09, 2021

User: msch
Form ID: pdf900

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2021:

Recip ID	Recipient Name and Address
db	+ William T Reitz, P.O. Box 137, Lanse, PA 16849-0137
15381842	+ Bank of America, Po Box 17054, Wilmington, DE 19850-7054
15381843	+ Cancer Care Partnership, PO B0x 37808, Baltimore, MD 21297-7808
15381844	+ Cancer Treatment Centers of America, 1331 E Wyoming Ave, Philadelphia, PA 19124-3808
15381845	+ Clearfield County Tax Claim Bureau, 230 East Market Street, Clearfield, PA 16830-2448
15381846	+ Cooper Township Tax Collector, 583 Johnson Road, Grassflat, PA 16839-9625
15381851	+ Duke Cancer Center, 20 Duke Medicine Cir, Durham, NC 27710-2000
15381852	+ Duke Health, 5213 South Alston Avenue, Durham, NC 27713-4430
15381853	+ Duke Medicine, PO Box 70841, Charlotte, NC 28272-0841
15381854	+ Foundation Medicine, PO Box 347790, Pittsburgh, PA 15251-4790
15381855	+ Geisinger Health System, 100 N. Academy Avenue, Danville, PA 17822-0001
15381856	+ Guardant Health Inc., 29308 Network Pl, Chicago, IL 60673-1293
15381857	+ Holiday Financial Serv, 1800 Daisy Street Ext St, Clearfield, PA 16830-3265
15381862	+ Jersey Shore Bank, PO Box 967, Williamsport, PA 17703-0967
15381863	+ Keystone Rural Health Consotia, 90 E. 2nd Street, Emporium, PA 15834-1302
15381864	+ M & T Bank Mortgage, 1 Fountain Plz, Buffalo, NY 14203-1495
15381869	+ Mt Nittany Medical Center, 1800 E Park Ave, State College, PA 16803-6797
15392963	+ Penelec, 101 Crawfords's Corner Road, Building # 1 Suite 1-511, Holmdel, NJ 07733-1976
15381872	+ Penelec, PO Box 3687, Akron, OH 44309-3687
15381871	Penelec, 76 South Main Street, A-RPC, Akron, OH 44308-1890
15381874	+ Penelec, 331 Newman Springs Rd., Building 3, Red Bank, NJ 07701-5688
15381875	+ Penn Highlands Brookville, PO Box 447, Du Bois, PA 15801-0447
15381876	+ Penn State Hershey Medical Center, PO Box 853, Hershey, PA 17033-0853
15381877	+ Santander, P.O. Box 560284, Dallas, TX 75356-0284
15397652	+ Santander Consumer USA Inc., PO Box 560284, Dallas, TX 75356-0284
15381878	+ William G. Satterlee and Sons, Inc., 12475 Route 119 Highway N, Rochester Mills, PA 15771-6505
15381873	penelec, PO Box 16001, Reading, PA 19612-6001

TOTAL: 27

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15381847	+ Email/Text: bankruptcy@credencerm.com	Aug 09 2021 23:15:00	Credence Resource Mana, Po Box 2300, Southgate, MI 48195-4300
15381848	+ Email/Text: bdsupport@creditmanagementcompany.com	Aug 09 2021 23:15:00	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
15381849	+ Email/PDF: creditonebknofications@resurgent.com	Aug 09 2021 23:23:29	Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875
15381850	Email/Text: G06041@att.com	Aug 09 2021 23:15:00	DirecTV, PO Box 78626, Phoenix, AZ 85062-8626
15387071	Email/Text: G06041@att.com	Aug 09 2021 23:15:00	Directv, LLC, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072
15381860	+ Email/Text: sbse.cio.bnc.mail@irs.gov		

District/off: 0315-7

User: msch

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Date Rcvd: Aug 09, 2021

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Total Noticed: 42

		Aug 09 2021 23:15:00	Internal Revenue Service, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
15381861	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 09 2021 23:15:00	Jefferson Capital, PO BOX 7999, Saint Cloud, MN 56302
15395767	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 09 2021 23:15:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15393199	Email/Text: camanagement@mtb.com	Aug 09 2021 23:15:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
15381865	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 09 2021 23:15:00	Midland Credit Management, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
15381866	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 09 2021 23:15:00	Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
15384713	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 09 2021 23:15:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15381867	+ Email/Text: mmrgbk@miramedrg.com	Aug 09 2021 23:15:00	MiraMed Revenue Group, PO Box 536, Linden, MI 48451-0536
15381868	+ Email/Text: mmrgbk@miramedrg.com	Aug 09 2021 23:15:00	Miramedrg, 360 E. 22nd Street, Lombard, IL 60148-4924
15381870	+ Email/Text: Bankruptcies@nragroup.com	Aug 09 2021 23:15:00	National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T Bank
15388775	*+	Bank of America, Po Box 17054, Wilmington, DE 19850-7054
15388776	*+	Cancer Care Partnership, PO B0x 37808, Baltimore, MD 21297-7808
15388777	*+	Cancer Treatment Centers of America, 1331 E Wyoming Ave, Philadelphia, PA 19124-3808
15388778	*+	Clearfield County Tax Claim Bureau, 230 East Market Street, Clearfield, PA 16830-2448
15388779	*+	Cooper Township Tax Collector, 583 Johnson Road, Grassflat, PA 16839-9625
15388780	*+	Credence Resource Mana, Po Box 2300, Southgate, MI 48195-4300
15388781	*+	Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
15388782	*+	Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875
15388783	*P++	DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550, address filed with court., DirecTV, PO Box 78626, Phoenix, AZ 85062-8626
15388784	*+	Duke Cancer Center, 20 Duke Medicine Cir, Durham, NC 27710-2000
15388785	*+	Duke Health, 5213 South Alston Avenue, Durham, NC 27713-4430
15388786	*+	Duke Medicine, PO Box 70841, Charlotte, NC 28272-0841
15388787	*+	Foundation Medicine, PO Box 347790, Pittsburgh, PA 15251-4790
15388788	*+	Geisinger Health System, 100 N. Academy Avenue, Danville, PA 17822-0001
15388789	*+	Guardant Health Inc., 29308 Network Pl, Chicago, IL 60673-1293
15388790	*+	Holiday Financial Serv, 1800 Daisy Street Ext St, Clearfield, PA 16830-3265
15381859	*	Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
15388792	*	Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
15388793	*+	Internal Revenue Service, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
15381858	*+	Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
15388791	*+	Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
15388794	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital, PO BOX 7999, Saint Cloud, MN 56302
15388795	*+	Jersey Shore Bank, PO Box 967, Williamsport, PA 17703-0967
15388796	*+	Keystone Rural Health Consotia, 90 E. 2nd Street, Emporium, PA 15834-1302
15388797	*+	M & T Bank Mortgage, 1 Fountain Plz, Buffalo, NY 14203-1495
15388798	*+	Midland Credit Management, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
15388799	*+	Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
15388800	*+	MiraMed Revenue Group, PO Box 536, Linden, MI 48451-0536

District/off: 0315-7

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15388801	*+	Miramedrg, 360 E. 22nd Street, Lombard, IL 60148-4924
15388802	*+	Mt Nittany Medical Center, 1800 E Park Ave, State College, PA 16803-6797
15388803	*+	National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
15388804	*	Penelec, 76 South Main Street, A-RPC, Akron, OH 44308-1890
15388805	*+	Penelec, PO Box 3687, Akron, OH 44309-3687
15388807	*+	Penelec, 331 Newman Springs Rd., Building 3, Red Bank, NJ 07701-5688
15388808	*+	Penn Highlands Brookville, PO Box 447, Du Bois, PA 15801-0447
15388809	*+	Penn State Hershey Medical Center, PO Box 853, Hershey, PA 17033-0853
15388810	*+	Santander, P.O. Box 560284, Dallas, TX 75356-0284
15388811	*+	William G. Satterlee and Sons, Inc., 12475 Route 119 Highway N, Rochester Mills, PA 15771-6505
15388806	*	penelec, PO Box 16001, Reading, PA 19612-6001

TOTAL: 1 Undeliverable, 39 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T Bank bnicholas@kmlawgroup.com
Maria Miksich	on behalf of Creditor M&T Bank mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Debtor William T Reitz ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5